UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

SCOTT F. WATERMAN, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/11/2013.
- 2) The plan was confirmed on 09/18/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C \S 1329 on 10/26/2015, 07/07/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/30/2014, 06/05/2014.
- 5) The case was completed on 11/28/2018.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>64</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,070.00.
- 10) Amount of unsecured claims discharged without full payment: \$11,641.81.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Total paid by or on behalf of the debtor(s) \$51,713.40 Less amount refunded to debtor(s) \$401.54

NET RECEIPTS \$ 51,311.86

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 2,843.61
\$ 0.00
\$ 4,240.18

TOTAL EXPENSES OF ADMINISTRATION

\$ 7,083.79

Attorney fees paid and disclosed by debtor(s): \$ 1,500.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Sec	1,473.64	11,726.85	1,476.89	1,476.89	0.00
ALTAIR OH XIII LLC	Uns	1,742.00	1,742.63	1,742.63	1,742.63	0.00
GE CAPITAL RETAIL BANK	Uns	290.00	290.65	290.65	290.65	0.00
CACH, LLC	Uns	2,642.87	2,642.87	2,642.87	2,642.87	0.00
DEPARTMENT STORE NALT BK	Uns	402.00	402.22	402.22	402.22	0.00
CACH, LLC	Uns	697.00	697.79	697.79	697.79	0.00
AMERICAN INFOSOURCE LP	Uns	2,304.00	2,314.25	2,314.25	2,314.25	0.00
**NEW YORK CITY DEPT OF	Uns	404.50	509.74	509.74	509.74	0.00
AMERICAN INFOSOURCE LP	Uns	352.00	352.38	352.38	352.38	0.00
MONROE COUNTY FLORIDA	Uns	0.00	236.26	236.26	236.26	0.00
ZACHARY ZAWARSKI ESQ	Lgl	0.00	2,000.00	2,000.00	2,000.00	0.00
JP MORGAN CHASE BANK NA	Sec	210,677.00	218,826.15	13,329.25	13,329.25	0.00
NEW YORK STATE DEPT -	Pri	0.00	2,380.00	2,380.00	2,380.00	0.00
ZACHARY ZAWARSKI ESQ	Lgl	0.00	354.51	354.51	354.51	0.00
ZACHARY ZAWARSKI ESQ	Lgl	0.00	NA	NA	489.10	0.00
ALLY FINANCIAL	Sec	11,139.00	NA	NA	0.00	0.00
ABC WORLDWIDE STONE	Uns	800.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Pri	2,116.59	432.28	432.28	432.28	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PA DEPARTMENT OF REVENUE	Sec	0.00	1,476.86	1,476.86	1,476.86	0.00
PA DEPARTMENT OF REVENUE	Uns	0.00	21.25	21.25	21.25	0.00
ACCOUNT CONTROL TECHNOLOGY	Uns	629.55	NA	NA	0.00	0.00
DEITER BROS HEATING COOLING	Uns	235.00	NA	NA	0.00	0.00
EASTON HOSPITAL	Uns	459.60	NA	NA	0.00	0.00
FLUSHING MEDICAL CENTER	Uns	1,500.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	2,067.74	NA	NA	0.00	0.00
LEHIGH VALLEY PHYSICIANS	Uns	125.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR &	Uns	401.85	NA	NA	0.00	0.00
MUNICIPAL SERVICES BUREAU	Uns	235.26	NA	NA	0.00	0.00
PAIN MANAGEMENT PHYSICIANS	Uns	1,471.00	NA	NA	0.00	0.00
PETROL HEATING OIL AND	Uns	2,577.98	NA	NA	0.00	0.00
RCN	Uns	986.67	NA	NA	0.00	0.00
WYTHE GENERAL DISTRICT COURT	Uns	152.16	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Sec	0.00	15,922.75	15,922.75	15,922.75	0.00

Summary of Disbursements to Creditors:						
	Claim Allowed	Principal Paid	Interest Paid			
Secured Payments:						
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00			
Mortgage Arrearage	\$ 29,252.00	\$ 29,252.00	\$ 0.00			
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00			
All Other Secured	\$ 2,953.75	\$ 2,953.75	\$ 0.00			
TOTAL SECURED:	\$ 32,205.75	\$ 32,205.75	\$ 0.00			
Priority Unsecured Payments:						
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00			
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00			
All Other Priority	\$ 2,812.28	\$ 2,812.28	\$ 0.00			
TOTAL PRIORITY:	\$ 2,812.28	\$ 2,812.28	\$ 0.00			
GENERAL UNSECURED PAYMENTS:	\$ 9,210.04	\$ 9,210.04	\$ 0.00			

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 7,083.79 \$ 44,228.07	
TOTAL DISBURSEMENTS:	\$ 51,311.86	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/19/2019 By: /s/ Scott F. Waterman, Esq. STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.